

<i>SERFF Tracking Number:</i>	<i>MUTM-126405897</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>44242</i>
<i>Company Tracking Number:</i>	<i>ASHLEY COPENHAVER</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN40101-443_1009</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN40101-443_1009</i>		

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126405897 State: Arkansas  
AFN40101-443\_1009

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 44242

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY

State Status: Closed

COPENHAVER

Filing Type: Form

Reviewer(s): Marie Bennett

Author: Ashley Copenhaver

Disposition Date: 12/07/2009

Date Submitted: 12/03/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Project Number: AFN40101-443\_1009

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/07/2009

Deemer Date:

Submitted By: Ashley Copenhaver

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

Website Page: AFN40101-443\_1009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/07/2009

Created By: Ashley Copenhaver

Corresponding Filing Tracking Number:

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-126405897 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44242  
Company Tracking Number: ASHLEY COPENHAVER  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - AFN40101-443\_1009  
Project Name/Number: Long Term Care Advertising/AFN40101-443\_1009

This website page is being used as a source of leads in the solicitation of our Long-Term Care Insurance.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2476  
Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

ac

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance [carly.cole@mutualofomaha.com](mailto:carly.cole@mutualofomaha.com)  
Consultant  
Regulatory Affairs 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0246511	

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No

SERFF Tracking Number: MUTM-126405897 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44242  
Company Tracking Number: ASHLEY COPENHAVER  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - AFN40101-443\_1009  
Project Name/Number: Long Term Care Advertising/AFN40101-443\_1009  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$25.00	12/03/2009	32454994

SERFF Tracking Number:	MUTM-126405897	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	44242
Company Tracking Number:	ASHLEY COPENHAVER		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Advertising - AFN40101-443_1009		
Project Name/Number:	Long Term Care Advertising/AFN40101-443_1009		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/07/2009	12/07/2009

*SERFF Tracking Number:*      *MUTM-126405897*      *State:*      *Arkansas*  
*Filing Company:*      *Mutual of Omaha Insurance Company*      *State Tracking Number:*      *44242*  
*Company Tracking Number:*      *ASHLEY COPENHAVER*  
*TOI:*      *LTC03I Individual Long Term Care*      *Sub-TOI:*      *LTC03I.001 Qualified*  
*Product Name:*      *Long Term Care Advertising - AFN40101-443\_1009*  
*Project Name/Number:*      *Long Term Care Advertising/AFN40101-443\_1009*

## **Disposition**

Disposition Date: 12/07/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MUTM-126405897</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>44242</i>
<i>Company Tracking Number:</i>	<i>ASHLEY COPENHAVER</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN40101-443_1009</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN40101-443_1009</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Health - Actuarial Justification		Yes
<b>Supporting Document</b>	Outline of Coverage		Yes
<b>Supporting Document</b>	Memorandum of Variability		Yes
<b>Form</b>	Website Page		Yes

SERFF Tracking Number: MUTM-126405897 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44242

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443\_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443\_1009

## Form Schedule

**Lead Form Number: AFN40101-443\_1009**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AFN40101-443_1009	Advertising Website Page	Initial		0.000	AFN40101-443_1009.pdf



## Long-Term Care Insurance



Want a long-term care insurance policy that's right for you?

Count on Mutual of Omaha Insurance Company to:

- ▶ Help protect your freedom by allowing you to get care at home
- ▶ Offer policy features you may not find from other companies
- ▶ Design a long-term care insurance policy that fits your needs
- ▶ Offer allowances that can help you save money
- ▶ Provide quality customer service and prompt payment of claims

A Mutual of Omaha insurance agent can provide all the details.



Request your free copy of  
**A Shopper's Guide to  
Long-term Care Insurance**

Request your free booklet and learn more about Long-term Care insurance from Mutual of Omaha Insurance Company.

\* Required Fields

First Name \*

Last Name \*

Address \*

City \*

State \*

Zip \*

Phone \*

E-mail \*

Complete My Request ▶

This is a solicitation of insurance. By responding, you are requesting to have an insurance agent contact you by telephone to provide additional information.

[mutualofomaha.com](http://mutualofomaha.com)

Copyright © 2009 Mutual of Omaha Insurance Company. All rights reserved.

[Privacy Policy](#)

[Terms of Use](#)

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com. Coverage may vary by state. An outline of coverage is available upon request. Policy forms: LTC09M, LTC09M-AG (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, In NY: LTC09M-NY, LTC09M-AG-NY, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M[-AG-5ML-10ML]-OR, In PA: LTC09M-PA, LTC09M-AG-PA, In TX: LTC09M-TX, LTC09M-AG-TX, In WA: LTC09M-WA, LTC09M-AG-WA. LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ (or state equivalent). In NY: LTC04I-TQ-NY, LTC04I-NTQ-NY, LTC04I-AG-TQ-NY, LTC04I-AG-NTQ-NY. In OK: LTC04I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ, In PA: LTC04I-1PLTQ-BR-PA, LTC04I-2PLTQ-BR-PA, LTC04I-1PLNTQ-BR-PA, LTC04I-2PLNTQ-BR-PA, LTC04I-AG-1PLTQ-BR-PA, LTC04I-AG-2PLTQ-BR-PA, LTC04I-AG-1PLNTQ-BR-PA, LTC04I-AG-2PLNTQ-BR-PA, In TX: LTC04I-TQ-TX, LTC04I-NTQ-TX, LTC04I-AG-TQ-TX, LTC04I-AG-NTQ-TX. LTC04I7-[AG10, 5D]-TQ. In PA: LTC04I7-TQ-BR-PA, LTC04I7-AG10-TQ-BR-PA, LTC04I7-AG10-5D-TQ-BR-PA, LTC04IY-5D-TQ-BR-PA. In TX: LTC04I7-TQ-TX, LTC04I7-AG10-TQ-TX, LTC04I7-5D-TQ-TX, LTC04I7-AG10-5D-TQ-TX. These policies have exceptions, limitations and reductions. For costs and complete details of the coverage, call or write your insurance agent or the company.

AFN40101-443\_1009





## **Long-Term Care** Insurance

### Thank you.

Thank you for your interest in our Long-Term Care Insurance products.  
A Mutual of Omaha insurance agent will contact you. There's no obligation to purchase anything.

**We look forward to speaking with you.**

[« Return to Long-Term Care Insurance Home](#) | [Subscribe today to our FREE E-newsletter »](#)

---

**[mutualofomaha.com](http://mutualofomaha.com)**

Copyright © 2009 Mutual of Omaha Insurance Company. All rights reserved.

[Privacy Policy](#)

[Terms of Use](#)

SERFF Tracking Number: MUTM-126405897 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44242  
Company Tracking Number: ASHLEY COPENHAVER  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - AFN40101-443\_1009  
Project Name/Number: Long Term Care Advertising/AFN40101-443\_1009

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not needed for Advertising Filings.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not needed for Advertising Filings.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> Not needed for Advertising Filings.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> Not needed for Advertising Filings.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Memorandum of Variability		
<b>Comments:</b>		
<b>Attachment:</b> AFN40101-443_1009 MOV.pdf		

# VARIABLE MATERIAL FOR ADVERTISING FORM

## AFN40101-443\_1009

The following information in the aforementioned advertisement is bracketed to denote variable material.

### **Section**

**Heading:** The top of the text section on the left side of the page.

### **Explanation**

The heading may change between the following. Headings:

1. Help protect what's important to you
2. When a nursing home is not part of your plan
3. Looking for long-term care insurance?
4. Want a long-term care insurance policy that's right for you?

**Sub-Headings:** On the left side of the page under the Heading

Under the heading, the sub-heading will be one of the phrases listed below. The words in brackets will either be in the Sub-Heading or in the bullet, but they need to be variable to make sure that all of the combinations make sense. "Help" will appear in either the sub-heading or the bullet on any of them that have it as a variable.

1. A long-term care insurance policy may [help] [you]:
2. Count on Mutual Of Omaha to:
3. A Mutual of Omaha insurance agent may [help]:

**Bullets:** The main text area under the Sub-Heading. There will be several under each Sub-Heading.

The bullets will be switched out to find combinations that work well together. Like the sub-headings, there is a variable "help" listed on some of them. Again, it will either appear on the bullet or in the sub-heading.

1. [Help] Protect your family from the burden of caring for you
2. [Help] Protect your finances from the high cost of long-term care services
3. [Help] Protect your freedom by allowing you to get care at home
4. [Help] spend your life savings the way your planned
5. [Help] leave an inheritance for your children and grandchildren
6. [Help] get the care you need in your own home
7. [Help] enjoy your family and friends in comfortable, familiar surroundings
8. [Help] avoid spending your life savings on long-term care services
9. [Help] preserve your lifestyle and independence
10. Offer affordable long-term care insurance premiums
11. Allow you to tailor a policy to meet your needs
12. Offer many policy features you won't find from other companies

13. Provide quality customer service and prompt payment of claims

**Endings:** Under the bullets

The Endings will be tested between the following:

1. A Mutual of Omaha insurance agent can provide all the details
2. A Mutual of Omaha insurance agent can show you how

**Contact  
Information  
Box:  
Button:**

Request your free booklet and learn more about Long-Term Care insurance from Mutual of Omaha Insurance company

1. Complete My Request
2. Learn More
3. Submit My Request

**Picture**

The picture used is just a placeholder. The picture may change, but will be similar to the one shown and represent the topic of Long-Term Care.